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APPLICANT: ISRAEL HIRSHBERG ART UNIT:
SERIAL NO.: 10/ EXAMINER:
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P.C.T. APPLICATION NO.: PCT/IL2003/000775
P.C.T. INTERNATIONAL FILING DATE: SEPTEMBER 26, 2003
PRIORITY CLAIM: SEPTEMBER 26, 2002
TITLE: INSURANCE PLAN

INFORMATION DISCLOSURE STATEMENT

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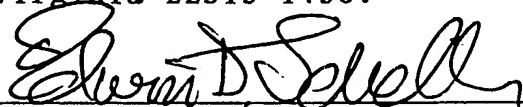
Dear Sir:

In accordance with 37 C.F.R. §1.56, Applicant wishes
to call the attention of the Examiner to the following
references:

<u>U.S. Patent No.</u>	<u>Inventor</u>	<u>Issue Date</u>
4,252,427	F. Brecht et al.	February 24, 1981
5,241,466	V. Perry et al.	August 31, 1993

"Express Mail" mailing label number	<u>ED 282855640 US</u>
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Edwin D. Schindler, Reg. No. 31,459

April 22, 2005
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A copy of each of the references is submitted herewith along with Form PTO-1449.

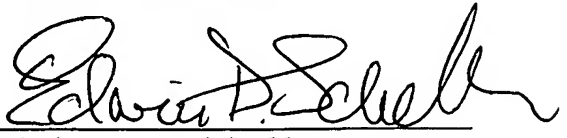
The enclosed references were cited by the United States Patent and Trademark Office, acting as the International Searching Authority, in connection with Applicant's corresponding P.C.T. application, No. PCT/IL2003/000775, filed September 26, 2003, and claiming priority from an Israeli patent application, filed September 26, 2002. The P.C.T. International Search Report is enclosed. The relevance portions of the art cited is noted in the International Search Report.

These citations do not constitute an admission by Applicant that the references are relevant or material to the patentability of the claims.

Inasmuch as the present Information Disclosure Statement is being filed prior to issuance of a first Office Action on the merits, no fee for its submission is submitted to be due.

Respectfully submitted,

ISRAEL HIRSHBERG

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